

Town & Country Bank and Trust Co.
Condensed Statement of Condition (Unaudited)
(Dollars in thousands except per share data)

	<u>As of</u> <u>December 31, 2021</u>	<u>As of</u> <u>December 31, 2022</u>	<u>As of</u> <u>September 30, 2023</u>
Assets:			
Cash & Due From Banks	\$ 84,133	\$ 21,499	\$ 17,461
Federal Funds Sold	2,930	0	0
Total Investments	109,712	140,914	127,797
Total Loans	\$ 226,475	\$ 258,477	\$ 275,757
Loan Loss Reserve	(2,598)	(2,607)	(2,606)
Net Loans	<u>\$ 223,877</u>	<u>\$ 255,870</u>	<u>\$ 273,151</u>
Premises & Equipment	4,924	4,801	4,598
Other Real Estate Owned	0	0	0
Other Assets	9,432	12,407	12,904
Total Assets	<u><u>\$ 435,008</u></u>	<u><u>\$ 435,491</u></u>	<u><u>\$ 435,911</u></u>
Liabilities & Stockholders Equity			
Demand Deposits	\$ 154,099	\$ 151,687	\$ 136,080
Interest Bearing Deposits	236,260	232,825	202,917
Total Deposits	<u>\$ 390,359</u>	<u>\$ 384,512</u>	<u>\$ 338,997</u>
Federal Funds Purchased/Borrowings	0	12,769	56,320
Other Liabilities	1,458	1,471	2,904
Total Liabilities	<u>\$ 391,817</u>	<u>\$ 398,752</u>	<u>\$ 398,221</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,575	24,596	24,630
Undivided Profits	18,115	20,021	21,837
Net Unrealized Gains/Losses on Securities	(499)	(8,878)	(9,777)
Total Stockholders Equity	<u>\$ 43,191</u>	<u>\$ 36,739</u>	<u>\$ 37,690</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 435,008</u></u>	<u><u>\$ 435,491</u></u>	<u><u>\$ 435,911</u></u>
Performance Ratios:			
Return on Average Assets	0.94%	0.96%	1.05%
Return on Average Equity	8.86%	10.89%	11.88%
Tier 1 Capital Ratio	10.26%	10.47%	10.96%
Total Risk Based Capital Ratio	NA	NA	NA
Loan Ratios:			
Loan Loss Reserve Ratio	1.15%	1.01%	0.95%
Non-Current Loans to Total Loans	0.12%	0.07%	0.00%
Non-Current Assets to Total Assets Ratio	0.06%	0.04%	0.00%
Shareholder Data (FFBHC Only):			
End of Period Total Equity	\$ 43,201	\$ 36,756	\$ 37,716
Number of Outstanding Shares	939,601	940,352	941,355
End of Period Book Value Per Share	\$ 45.98	\$ 39.09	\$ 40.07